

MEDICARE IN 2022

A Medicare Interactive Resource
from the Medicare Rights Center
www.medicareinteractive.org

MEDICARE
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What's New?

Public health emergency and Medicare coverage

Due to the COVID-19 public health emergency (PHE), certain flexibilities have been in place and some restrictions have been lifted while the PHE is in effect. Examples of these flexibilities include expanded coverage of telehealth services and coverage for 90-day supplies of prescription drugs when requested.

At the time this guide was published, the PHE declaration is set to expire in mid-April 2022.

The PHE declaration has been extended multiple times previously, but there is no indication that it will again be extended. Congress and the Centers for Medicare & Medicaid Services are working to extend some of these flexibilities, regardless of the PHE status, so details of how these Medicare coverage rules will change are still being discussed.

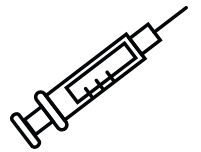
To stay informed on these changes, visit www.medicarerights.org/latest.

To learn more about Medicare coverage during the COVID-19 public health emergency, [visit Medicare Interactive](#).



What's New?

COVID-19 Coverage Reminders



COVID-19 Vaccine

Original Medicare Part B covers COVID-19 vaccines, regardless of whether you have Original Medicare or a Medicare Advantage Plan. You owe no cost-sharing (deductibles, copayments, or coinsurance).

As of January 2022, the Food and Drug Administration (FDA) has approved an additional dose of the COVID-19 vaccine or booster for people age 12 or older. The additional dose or booster is covered by Medicare with zero cost-sharing.

For more information about Medicare coverage of COVID-19 vaccines, [visit Medicare Interactive](#).



COVID-19 Testing

COVID-19 testing is covered under Medicare Part B. Medicare covers your first coronavirus test without an order from a doctor or other qualified health care provider. After your first test, Medicare requires you to get an order from your provider for any further coronavirus tests you receive.

Original Medicare covers COVID-19 testing and associated provider visits at 100% of the Medicare-approved amount when you receive the service from a participating provider. This means you pay nothing (no deductible or coinsurance). Medicare Advantage Plans are required to cover COVID-19 testing without applying deductibles, copayments, or coinsurance when you see an in-network provider.

Part A Costs

Hospital Insurance



Premium

If you've worked 10 years or more	Free
If you've worked 7.5 to 10 years	\$274/month
If you've worked less than 7.5 years	\$499/month

Deductible

For each benefit period*	\$1,556
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Hospital Coinsurance

First 60 days of inpatient care each benefit period*	\$0
For days 61-90 each benefit period*	\$389/day
After day 90 in a benefit period	\$778/ lifetime reserve day**

Skilled Nursing Facility Coinsurance

First 20 days of inpatient care each benefit period*	\$0
For days 21-100 each benefit period	\$194.50/day

*A benefit period begins the day you start getting inpatient care. It ends when you haven't received inpatient hospital or skilled nursing facility care for 60 days in a row.

**You have 60 lifetime reserve days that can only be used once. They are not renewable.

Part B Costs

Medical Insurance



Premium

Standard premium if your annual income is below \$91,000 (\$182,000 for couples)

\$170.10/month

People with high incomes have a higher Part B premium. [Visit Medicare Interactive to learn more.](#)

People with limited incomes may be eligible for the **Medicare Savings Program** for help paying their Part B premium. [Visit Medicare Interactive to learn more.](#)

Deductible

Annual amount

\$233/year

Coinsurance

For most Part B-covered services

20%

Part D Costs

Prescription Drug Coverage



Premium

The premium varies by Part D plan.

\$33.37/month

Base premium in 2022

People with high incomes have a higher Part D premium. [Visit Medicare Interactive to learn more.](#)

Deductible

The deductible varies by Part D plan.

**Up to
\$480/year**

If you have Extra Help, you will have a low or no deductible.

What is Extra Help?

If you have a limited income and assets, you may be eligible for Extra Help, a federal program that helps you pay for some or most of the costs of Medicare prescription drug coverage.

Visit Medicare Interactive to learn about Extra Help.

Part D Coverage Phases

How much you and your Part D plan pays will change during the year. There are four different coverage phases for Medicare prescription drug coverage.

1. Deductible Period

If your plan has a deductible, you will have to pay the full cost of your drugs (100%) until you meet that amount.

2. Initial Coverage Period

Begins after you meet the deductible.



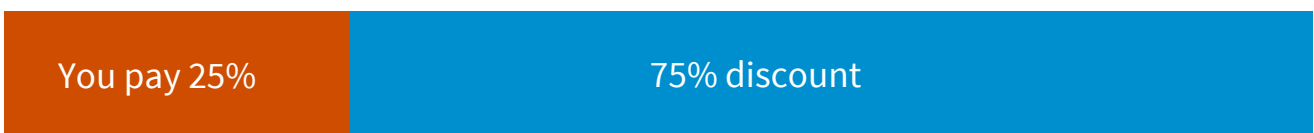
3. Coverage Gap (also known as the donut hole)

Begins when you and your plan together have paid \$4,430 for your covered drugs (does not include the premium).

Brand-name drugs

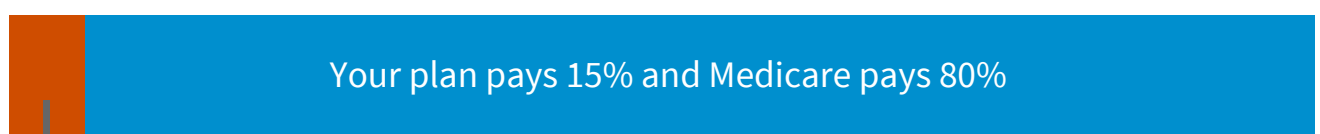


Generic drugs



4. Catastrophic Coverage

Begins when you have paid \$7,050 for your covered drugs (does not include the premium).



You pay 5%

Medicare Advantage

Private Health Plan

In a Medicare Advantage Plan (private health plan) you generally must pay the Medicare Part B premium. Some Medicare Advantage Plans may also charge you an additional premium. In some cases, the plan may pay part of your Part B premium.

Medicare Advantage Plans may have a deductible for hospital visits, doctor visits, or prescription drugs, but some do not. Plans usually charge you a fixed copayment when you visit a doctor, instead of the 20% coinsurance you pay under Original Medicare.

All plans must include a limit on the amount of money you spend out of pocket during the year.



In 2022, the maximum out-of-pocket limit for most plans is \$7,550.

They also cannot charge higher copayments than Original Medicare for certain care. This includes chemotherapy, dialysis, and skilled nursing facility (SNF) care. They can charge you more than Original Medicare for other services, including home health, durable medical equipment, and inpatient hospital services.

Important!

Many Medicare Advantage Plans have a network of doctors, hospitals, and pharmacies, and provide services only in a certain part of the country. **Be sure to always review the plan's cost and coverage before enrolling.**

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MI Pro is an online curriculum designed to empower any professional to better help their own clients, patients, employees, retirees, and others navigate a multitude of Medicare questions. MI Pro is structured as a four-level Core Curriculum, with four to five courses in each level.

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